

Graduate Student Health Insurance

Summary

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Cornell requires all students, including international students, to have quality health insurance as long as they are enrolled full-time at Cornell. Students on graduate assistantships (TA, RA, GRA, GA) and many fellowships are enrolled in the [Cornell Student Health](https://gradschool.cornell.edu/policies/health-insurance/) plan (SHP) at no cost. <https://gradschool.cornell.edu/policies/health-insurance/>

Cornell Health Insurance Highlights

- Two types of health insurance (SHP and SHP+) are available, developed especially for Cornell students to provide access to convenient and comprehensive care on Cornell’s campus and anywhere else you might live, study, or travel.
- Dental and vision care insurance plans are optional.
- SHP is a platinum-level plan, providing the highest level of coverage.
- Coverage is available through the network of Aetna providers nationwide.
- Worldwide assistance and emergency air transportation services cover you when you are away from Ithaca.
- The plan covers pre-existing conditions and is tailored for student needs.
- Premiums for graduate assistants and for many on fellowships are paid by Cornell as part of their funding packages.

In Depth

Health care in the United States can be confusing and expensive, so having a high-quality insurance plan is essential. Health insurance (also called “health care coverage” or “benefits”) helps pay for your medical expenses. You, the health insurance customer, pay a set annual fee called a “premium.” The insurance plan pays a portion of most medical costs you might incur, even if these costs are many times higher than the premium you’ve paid.

If you visit a doctor’s office or emergency room or have certain medical tests done, you may be charged a small additional amount or co-pay. This amount represents a small portion of the total costs of the visit and is explained in your contract or policy. You should read and be familiar with your health insurance policy, regardless of the plan.

Cornell offers a special plan for students with household incomes that qualify for subsidized insurance coverage in New York State. Cornell’s [Student Health Plan Plus](#) (SHP+) is offered in lieu of Medicaid—and in partnership with the New York State Department of Health (NYSDOH)—to improve access to affordable health insurance for eligible Cornell students. The plan was designed specifically for Cornell undergraduate, professional, and self-paying graduate students who are enrolled in a New York State Medicaid plan.

Cornell's [SHP plan](#) is a platinum level plan, which means insurance pays the largest portion of your medical expenses, and you pay the least.

The [SHP+](#) plan offers all the features of the SHP plan and fully meets or exceeds Cornell's health insurance requirements.

Cornell's Student Health Insurance Options

| Plan | Type | Eligibility |
|--|--|--|
| SHP(administered by Aetna) | Medical and mental health services, including prescription drug coverage. | All graduate and professional students and their dependents. |
| SHP+ | Medical and mental health services, including prescription drug coverage. | Graduate and professional students who live in NY state and are eligible for Medicaid. |
| Vision(Ameritus) | Vision care (Treatment for some conditions may fall under health insurance.) | All graduate and professional students and their dependents. |
| Dental(Ameritus) | Dental care | All graduate and professional students and their dependents. |